

## AMENDMENTS TO THE CLAIMS

1. (Canceled)
2. (New) A method for purchasing a product from a merchant computer using a virtual payment account, comprising:
  - receiving a request from a consumer computer to purchase a product from said merchant computer using a virtual payment account;
  - in response to said purchase request, determining whether said consumer computer is associated with a virtual payment account maintained by a commerce gateway;
  - in response to determining that said consumer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and
  - providing said product to a consumer associated with said consumer computer.
3. (New) The method of Claim 2, wherein determining whether said consumer computer is associated with a virtual payment account comprises:
  - transmitting an authentication request from said consumer computer to a commerce gateway;
  - determining at said commerce gateway whether a valid virtual payment account is associated with said consumer computer; and
  - transmitting an account identification container to said consumer computer in response to determining that said consumer computer is associated with a valid virtual payment account.
4. (New) The method of Claim 3, wherein said authentication request comprises a digital certificate.
5. (New) The method of Claim 3, wherein applying a cost of said product to said virtual payment account comprises:
  - receiving said account identification container at said merchant computer;
  - transmitting said account identification container and said cost of said product from said merchant computer to said commerce gateway;
  - determining whether said virtual payment account may be charged for said cost of said product; and

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in response to determining that said virtual payment account may be charged for said cost of said product, transmitting a valid transaction authorization from said commerce gateway to said merchant computer.

6. (New) The method of Claim 3, wherein said virtual payment account comprises a main account and at least one sub-account.

7. (New) The method of Claim 6, wherein said sub-account is operative only to accept charges from a predetermined list of merchant computers.

8. (New) The method of Claim 6, wherein a spending limit may be set by said consumer for said sub-account.

9. (New) A method for purchasing a product from a merchant server using a virtual payment account associated with a consumer computer, the method comprising:

receiving a request from said consumer computer to purchase said product, said purchase request identifying a virtual payment account as the method of payment for said product;

in response to said purchase request, transmitting an authentication request from said consumer computer to a commerce gateway;

receiving said authentication request at said commerce gateway and determining whether a valid virtual payment account is associated with said consumer computer at said commerce gateway;

in response to determining that a valid virtual payment account is associated with said consumer computer, transmitting an account identification container to said consumer computer;

transmitting said purchase request including said account identification container from said consumer computer to said merchant server;

transmitting said purchase request from said merchant computer to said commerce gateway;

receiving said purchase request at said commerce gateway and determining whether said virtual payment account may be used to pay for said product;

in response to determining that said virtual payment account may be used to pay for said product, transmitting a valid transaction authorization from said commerce gateway to said merchant computer and said consumer computer;

charging said virtual payment account for a cost associated with said product; and

providing said product to a consumer associated with said consumer computer.

10. (New) The method of Claim 9, wherein said virtual payment account comprises a main account and at least one sub-account.

11. (New) The method of Claim 10, wherein charging said virtual payment account for a cost associated with said product comprises charging said sub-account for a cost associated with said product.

12. (New) The method of Claim 11, further comprising:  
determining whether said sub-account is authorized to receive a charge from said merchant computer; and

charging said sub-account for a cost associated with said product in response to determining that said sub-account is authorized to receive said charge from said merchant server.

13. (New) The method of Claim 9, wherein said virtual payment account comprises a credit account.

14. (New) The method of Claim 9, wherein said virtual payment account comprises a pre-paid account.

15. (New) The method of Claim 9, wherein said authentication request comprises a digital certificate, and wherein said digital certificate is transmitted to said commerce gateway via a secure link.

16. (New) The method of Claim 16, wherein said digital certificate is created at said commerce gateway and is transmitted to said consumer computer at the time a virtual payment account associated with said consumer computer is created.

17. (New) The method of Claim 16, wherein said digital certificate is encrypted.

18. (New) The method of Claim 10, wherein determining whether said virtual payment account may be used to pay for said product comprises determining whether a spending limit has been exceeded.

19. (New) A computer-controlled apparatus for performing the method of Claim 10.

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20. (New) A computer-readable medium containing instructions which, when executed by a computer, perform the method of Claim 10.

21. (New) An apparatus for purchasing a product from a merchant computer using a virtual payment account associated with a consumer computer over an internetwork comprising:

a consumer computer comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit;

a merchant computer comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit;

a commerce gateway comprising a network interface for connecting to said internetwork, a processing unit coupled to said network interface, and a storage medium coupled to said processing unit; and

wherein said storage medium of said consumer computer contains program code executed by said consumer computer processing unit for transmitting a request to said merchant computer to purchase a product, said purchase request identifying a virtual payment account as the method of payment for said product; and

wherein said storage medium of said merchant computer contains program code executed by said merchant computer processing unit for requesting the identity of a valid virtual payment account associated with said consumer computer in response to receiving a purchase request from said consumer computer; and

wherein said storage medium of said commerce gateway contains program code executed by said commerce gateway processing unit for determining whether a valid virtual payment account is associated with said consumer computer, and for transmitting an account identification container to said consumer computer in response to determining that a valid virtual payment account is associated with said consumer computer.

22. (New) The apparatus of Claim 21, wherein said storage medium of said consumer computer further contains program code executed by said consumer computer processing unit for receiving said account identification container from said commerce gateway, and for transmitting a purchase request to said merchant computer including said account identification container.

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23. (New) The apparatus of Claim 22, wherein said storage medium of said merchant computer further contains program code executed by said merchant computer processing unit for receiving said purchase request from said consumer computer, and for transmitting said purchase request to said commerce gateway.

24. (New) The apparatus of Claim 23, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for receiving said purchase request, and for determining whether said virtual payment account may be used to pay for said product.

25. (New) The apparatus of Claim 24, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for transmitting a valid transaction authorization to said merchant computer in response to determining that said virtual payment account may be used to pay for said product.

26. (New) The apparatus of Claim 25, wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for charging said virtual payment account for a cost associated with said product.

27. (New) The apparatus of Claim 26, wherein said virtual payment account comprises a main account and a sub-account, and wherein said storage medium of said commerce gateway further contains program code executed by said commerce gateway processing unit for charging said sub-account of said virtual payment account for a cost associated with said product.

28. (New) A computer-readable medium having a computer-executable component for purchasing a product from a merchant computer using a virtual payment account, the computer-executable component comprising instructions which when executed by the computer cause the computer to transmit a report to a merchant computer to purchase a product, said purchase request identifying a virtual payment account as the method of payment for said product.